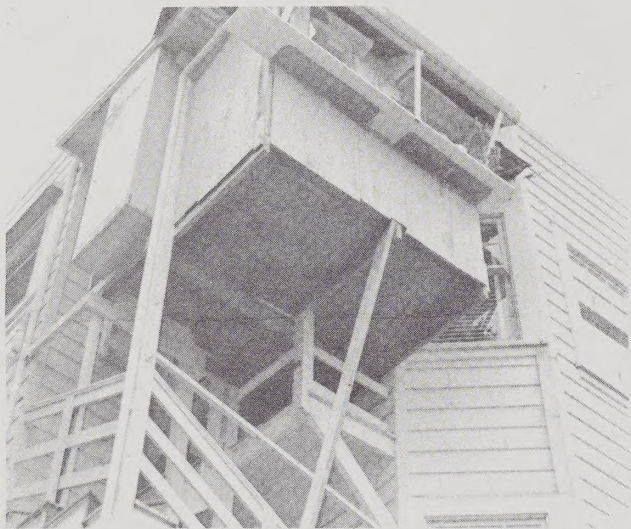






# FACE ELIMINATES SERIOUS HAZARDS

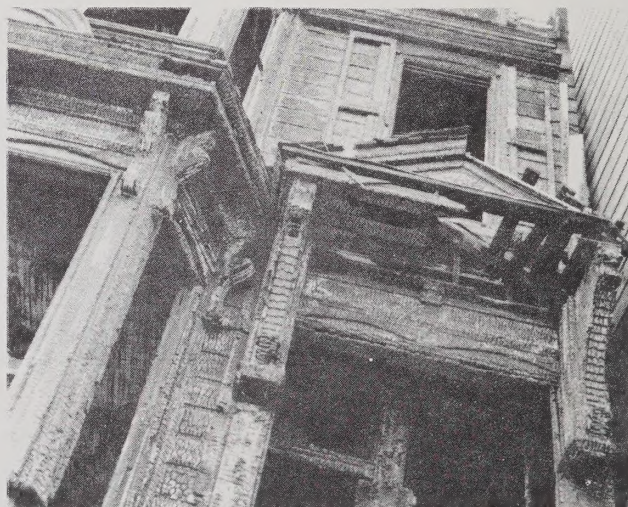


**Collapse** of structures can't always be predicted and in an earthquake zone this is doubly true. Some structures are obviously precarious. More often it's a case of rotting foundations and substructure, gradual settlement and listing walls, cracked or slipping retaining walls. The property owner is assisted by correcting these code deficiencies under FACE.

**Injury** is the result of dangerous physical conditions. Stairs without handrails or missing or broken treads, or with uneven rise or which are too steep are the most commonplace hazards in San Francisco homes. Broken sidewalks can also cause falls . . . and law suits. Apartment buildings have additional requirements to promote safe exit from buildings during emergencies, like fire escapes and passages to the street.



**Health** hazards stem from debris and unsanitary conditions. Sewer gas can permeate a building from improper plumbing. Rats find refuge in debris, feed on refuse and burrow under houses in search of dwelling places. Food preparation areas in unsanitary condition harbor diseases and bacteria, and similarly garbage attracts and sustains disease spreading insects.



**Fire** hazards are usually not obvious to property owners, yet 43 people died and 84 were badly burned in San Francisco fires last year.

**FAULTY WIRING** caused 310 fires. Overloaded circuits are most common. Many houses were wired for 600 watts total, and that's 1/2 of what a modern toaster alone uses.

**GAS APPLIANCES**, piping and connections can leak, and improper venting results in asphyxiation averaging 12 per year. Last year 971 fires were started by faulty gas appliances and connections.

**FIREPLACES**, flues and vents are another danger zone. Improper construction or maintenance are common fire causes.

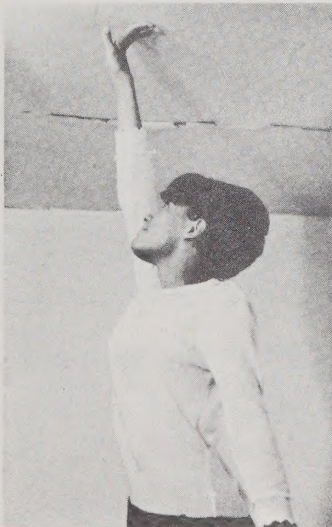


# CODE COMPLIANCE IS EASIER THAN YOU THINK WITH FACE

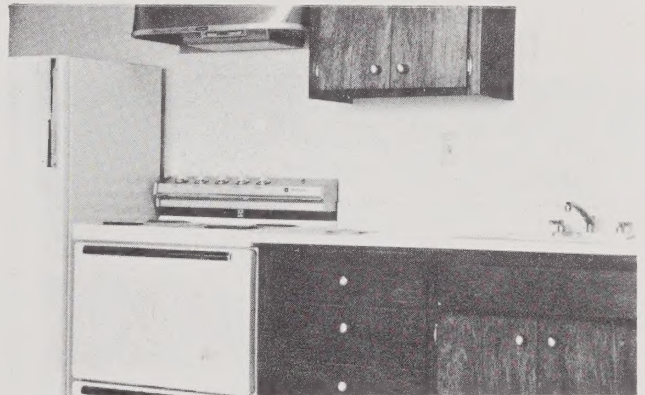
**Standards are different** for existing older buildings from what they are for new construction. When inspecting an existing building the inspector uses a written policy guide which generally accepts most conditions which were legal at the time the building was constructed or converted to its present use.

Examples: Older buildings with window areas and room areas which meet 80% of the required area without changes are acceptable if other conditions are safe and sanitary. New construction requires 8 ft. high ceilings; similarly an existing ceiling down to 7 ft. 6 in. is acceptable in older buildings.

In a few important safety matters the code requires retroactive corrections to be made no matter when the building was built.



**People want more** improvements than the City Codes require in many instances, but often code compliance will necessitate a new kitchen or bath. Experience in the past showed that 54% of all money spent on home restoration was for "extras" people wanted, such as picture windows, sun decks, major appliances and new rooms, etc. Although FACE encourages an owner to make these kind of improvements, federal loans are available only for required work.



**Hardship exceptions** are sometimes necessary from code requirements. An owner can appeal to the Housing Appeals Board which is empowered to grant waivers or alternatives to code requirements, or time extensions for compliance where hardships are evident and health and safety is not basically involved. There are a few owners living in FACE areas, such as the seriously handicapped or ill, who warrant special consideration. In some instances, required code enforcement work can be delayed or stayed for the duration of their disability, or for some reasonable period of time.

## FRINGE BENEFITS FOR THE COMMUNITY

**Street improvements** make up the City's 1/3 share of the FACE Program costs. Improvements could total more than a third, in which case the Federal Government would finance some of the improvements as well as code enforcement activity. Program improvements can include street and sidewalk construction or resurfacing, and streetlights, signs, trees and other accessories. The City's major sources of funds are state gas tax rebates, ad valorem (property) tax, bond issues and public improvements paid for by the owner like street assessment districts.



**Other city programs** are brought into play as part of the City's desire to help a FACE area. These can be grouped into a Neighborhood Improvement Program which, when adopted by the City Planning Commission and Board of Supervisors insures the installation of various projects for the area.

Examples: Burial of overhead wires, park and playground improvements, Federal grants for open space acquisition, (like the Brooks Property, Kite Hill), Federal grants for community center construction, district parking lots by the Parking Authority, etc.



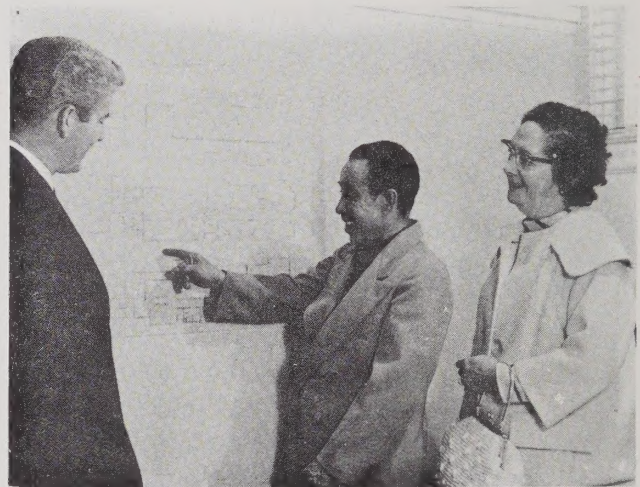
# FACE SERVICES PROVIDE GUIDANCE FOR OWNERS...

**A city building inspector** will help you through all the steps of restoring your property, although his normal duties consist of Steps 1, 7 & 8 (inspection and report, inspecting work in progress and clearing the records). The other services are free and available at the owner's request.

**1. Inspects the property** after arranging an appointment by mail. If wiring, plumbing or fire problems exist, specialist inspectors are called in to advise. Next, a detailed report citing each code deficiency is sent to the owner. In many cases there are no deficiencies and the owner receives a letter certifying that the property is in Satisfactory Code Compliance.



**2. Helps plan improvements.** Sometimes the corrective measures will involve new stairs or relocating partitions or some other change which makes plans desirable. If so desired, the inspector will prepare a set of plans and help you choose the most satisfactory materials, finishes and so forth. For more complicated jobs architects of the Community Design Center are available to provide low cost design services.



**3. Furnishes a cost estimate** as well as specifications for the work to be done. This is essential to arranging financing commitments.

**4. Helps arrange financing.** Your inspector introduces you to the City's financial officer who assists you in preparing your application for a rehabilitation loan and grant. He can, in many cases, help you prepare a financial program to meet your construction requirements and personal financial situation.

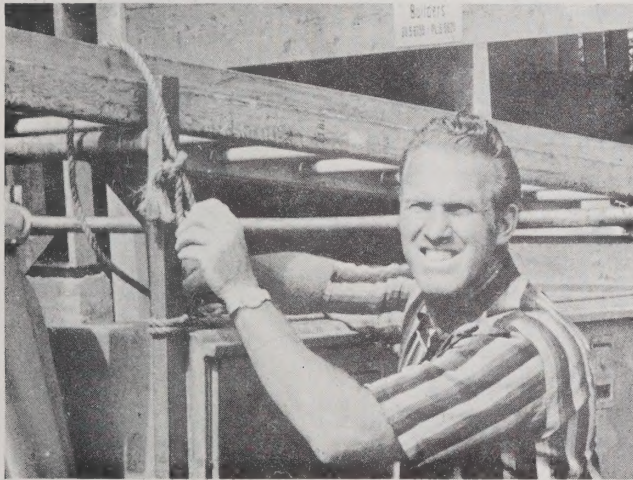




# ...THESE SERVICES MAKE RESTORATION LESS WORRISOME

## 5. Helps find a reliable contractor.

Your inspector has a list of contractors who are interested in bidding on FACE work. Many are able to post a bond to guarantee their performance of the contract. The owner may also select contractors other than those on the list.

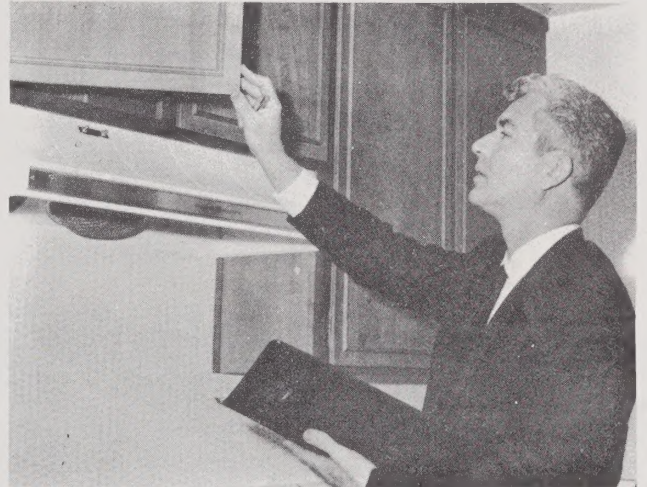


## 6. Handles bids, contracts, payments.

You don't have to bother with all of the myriad of details that accompanies construction work. Your inspector can act as your agent and handle all this paper work.



As a convenience to property owners, a field office is located in each FACE neighborhood. When difficult situations arise, the FACE staff is available to meet with the owner after normal working hours.



**7. Inspects work in progress** to assure that the work is satisfactory. Upon final inspection he prepares a certificate of final completion which is officially recorded at City Hall. He also issues a letter to the owner certifying that the property is in satisfactory code compliance.

**8. Clears the record.** The legal status of the property is cleared in the FACE process. For example, previous improvements done without permits and permissible conversions to apartments are legalized.

**Relocation Assistance.** Very few have been forced to move due to code enforcement, but relocation services and benefits are available with the FACE Program. Families, individuals, businesses and organizations required to move are eligible for some or all of these aids, which include: finding new housing, payment of moving costs and rent adjustment payments.



# FACE PROVIDES FINANCIAL ASSISTANCE

## Residential loans

The FACE Program provides financial assistance to property owners in the form of a Rehabilitation Loan from the Federal Government directly to the property owner. This loan has an annual interest rate of 3% and in the case of larger loans, a maximum of 20 years is available to pay off, however, a shorter payoff period is possible if desired. The rehabilitation loan permits the property owner to complete all code compliance work. Advice concerning commercial and private loans is also available.

An owner may refinance all indebtedness against his property provided he can meet the following requirements:

1. The owner lives in the building.
2. The building does not contain more than four (4) dwelling units.
3. Twenty (20) percent of the total amount of the loan is applied to the Code compliance work.
4. The present mortgage payments and the rehabilitation loan payments exceeds 20% of the owner's monthly income.

## Business loans

Owners and tenants of non-residential and business property can also obtain 3% rehabilitation loans. The money is to be used to do the work necessary to meet code requirements and any work necessary to put the property in good and readily maintainable condition with necessary facilities in good working order. The loan will not be made unless the entire property can be rehabilitated so as to meet applicable codes.

The money cannot be used to pay off an existing debt. The loan is limited to the lesser of the following:

1. The rehabilitation cost.
2. \$50,000.
3. 80% of the value of the property after rehabilitation.

Eligibility for this loan is determined by the Small Business Administration.

## 3% LOANS

## GRANTS UP TO \$3,000

A considerable number of low-income property owners are not able to borrow money to finance the code compliance work. To assist such property owners, Federal grants are available up to \$3,000 to finance Code compliance work.

The property owner who receives a Rehabilitation grant does not have to make repayment.

## Eligibility requirements:

1. Owner occupant of a one (1) to (4) - family dwelling.
2. Gross annual income of less than \$3,000 or
3. If the annual income exceeds \$3,000 the monthly housing expenses must exceed 25% of the gross monthly income.



# TYPICAL CASES SHOW HOW FACE WORKS

## Total Rehabilitation creates a new house.

After many years of neglect this owner went "all out" and showed that an appearance of dilapidation doesn't mean a hopeless case. For \$12,000 the owner got virtually a new house, inside and out. A new building would cost almost \$20,000 to build.

The work included:

- Complete weatherproofing: all new exterior siding, stucco, roofing, painting, etc.
- Replacement of deteriorated wood, sash, trim
- Replaced deteriorated floors, walls, ceilings and painted all rooms
- New electrical service, wiring and fixtures
- Minor plumbing repairs, new kitchen sink and cabinets
- New front and rear stairs, retaining wall, sidewalk
- New heating system, hot water heater, gas flues
- Extensive foundation work, ratproofing and house leveling
- Rubbish and debris removal.



## Moderate Code compliance costs for 55 year old apartments.

Although not obvious in a photograph, the \$10,640 worth of improvements made on this building have greatly improved its appearance and livability. The interiors of the six apartments were quite original, but were lacking adequate electrical facilities. Kitchen and bathroom fixtures were in poor condition. The windows were deteriorated and many unopenable. Other than the asbestos shingle siding, the exterior surfaces were badly in need of painting. Code enforcement resulted in:

- Exterior painting of wood and stucco on all sides of the building
- 56 new aluminum windows
- A new electrical circuit (for appliances) in each apartment and 29 additional plugs
- Two new kitchen sinks, 3 lavatories, 1 bathtub, miscellaneous piping and two wall heaters

In addition, the owner has painted several apartments and painted, carpeted and paneled the stairwell and lobby. These, plus other minor repairs have resulted in greater rentability of apartments and attracting a more stable type of tenant.







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## Handyman's restoration fits tight budget.

This 32-year old, six-room Sunset District House has suffered from dry rot, termites, and lack of maintenance. Work required by the code included:

- Posts and bracing in the basement and new support under a rear wing
- Rear yard deck and stairs replaced
- Exterior paint job, front and rear
- Ceramic tile walls and floor in bathroom to replace old cracked tile
- Aluminum sash replacing deteriorated front windows
- Handrails installed where not existing

The homeowner has done all the work himself, with a \$2300 rehabilitation loan available to pay for materials, as needed, to correct the code requirements.

In addition, the owner has financed other improvements, above code requirements, such as redwood panelling, a sliding glass door and new kitchen cabinets.

## Forty-five year old home, yet low → repair cost.

This six-room, Richmond District home was well-built and maintained. The few code deficiencies found were corrected with a \$565.00 rehabilitation loan, including a new:

- Garage door replacing a dilapidated old one.
- Electrical branch circuit and additional outlets replaced
- substandard wiring. The original wiring was no longer adequate to meet the demand of numerous electrical appliances used in this home today.

In addition, the owner repaired a small area of deteriorated decking by himself.



## Refinancing reduces mortgage payments.

(Perhaps not "typical" this case shows how all the FACE benefits can sometimes be combined.)

A working widow with 5 children was eligible for a \$1,500 rehabilitation grant and a \$25,000 loan at 3%. This covered \$8,000 in repairs and \$18,000 to refinance three mortgages on the house. Payments were reduced from \$155 per month to \$138.75.

A rental unit on the lower floor was in such poor shape that seldom could the owner collect the \$60 rent. Now rehabilitated it produces a steady income over \$100 per month.

Work on the 60 year old house included extensive repairs or replacement of walls, floors, ceilings, doors and windows and interior repainting or floor covering throughout. Defective and undersized drainage piping was replaced and fixtures put into operable condition. All new copper water piping was installed. Electrical work included new fixtures and switches. A sinking back porch was raised, braced and given a new foundation.

